

In re:
Michael Taccetta
Linda Marie Taccetta
Debtors

Case No. 23-11009-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: May 16, 2024

User: admin
Form ID: 155

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	Michael Taccetta, Linda Marie Taccetta, 2804 Eagle Nest Ln, Nazareth, PA 18064-1460
14771779	+ Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238
14771784	City of New York, Department of Finance, 1 Centre St Fl 22, New York, NY 10007-1632
14771785	City of New York, Law Department, 100 Church St, New York, NY 10007-2601
14773870	Commonwealth of PA, Dept. of Revenue, C/O Brad G. Kubisiak, The Phoenix Bldg. 1600 Arch St., Ste. 300, Philadelphia, PA 19103
14773387	+ Freedom Mortgage Corporation, C/O Mario Hanyon, 3825 Forrestgate Drive, Winston Salem, NC 27103-2930
14771803	+ Nazareth Area School District, 1 Education Plz, Nazareth, PA 18064-2397
14771804	+ Northampton County Revenue Division, 669 Washington St Rm 2132, Easton, PA 18042-7490
14771808	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14771811	+ Regency Cons Disc Co I, 1830 Stefko Blvd, Bethlehem, PA 18017-6235
14771814	State of New York, Office of the Attorney General, 1 Empire State Plz, Albany, NY 12223-1100
14771818	+ Td Retail Card Services, MS BT, POB 9475, Minneapolis, MN 55440-9475
14771820	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
14771822	Upper Nazareth Township, 100 Newport Ave, Nazareth, PA 18064-1153

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14771772	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 17 2024 00:12:57	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14781243	Email/PDF: bncnotices@becket-lee.com	May 17 2024 00:13:06	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14771773	Email/PDF: bncnotices@becket-lee.com	May 17 2024 00:13:37	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14771774	Email/Text: bk@avant.com	May 17 2024 00:20:00	Avant LLC, Attn: Bankruptcy, PO Box 9183380, Chicago, IL 60691-3380
14771775	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 17 2024 00:11:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14771776	Email/Text: BarclaysBankDelaware@tsico.com	May 17 2024 00:12:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
14771778	^ MEBN	May 17 2024 00:06:21	Bread, Attn: Bankruptcy 156 Fifth Avenue 2nd Fl, New York, NY 10010-7734
14771781	Email/Text: BKPT@cfna.com	May 17 2024 00:11:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14771787	Email/Text: cfcbbackoffice@contfinco.com	May 17 2024 00:12:00	Continental Finance Company, Attn: Bankruptcy, PO Box 8099, Newark, DE 19714-8099

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14782437	Email/Text: BKPT@cfna.com	May 17 2024 00:11:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
14779810	Email/PDF: MerrickBKNotifications@Resurgent.com	May 17 2024 00:24:08	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14771780	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 17 2024 00:13:29	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14783625	+ Email/PDF: ebn_ais@aisinfo.com	May 17 2024 00:24:11	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14771783	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 17 2024 00:13:07	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14787599	Email/PDF: Citi.BNC.Correspondence@citi.com	May 17 2024 00:13:08	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14771786	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 17 2024 00:12:00	Comenity Bank, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14771788	+ Email/PDF: creditonebknotifications@resurgent.com	May 17 2024 00:13:32	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
14771790	^ MEBN	May 17 2024 00:05:46	DSRM Nat Bank/Valero, Attn: Bankruptcy, PO Box 696000, San Antonio, TX 78269-6000
14780685	+ Email/Text: mrdiscen@discover.com	May 17 2024 00:11:00	Discover Bank, P.O. Box 3025, New Albany OH 43054-3025
14771789	+ Email/Text: mrdiscen@discover.com	May 17 2024 00:11:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14771793	Email/Text: BNSFS@capitalsvcs.com	May 17 2024 00:11:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
14771791	+ Email/Text: bnc-bluestem@quantum3group.com	May 17 2024 00:20:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14771792	+ Email/PDF: ais.fpc.ebn@aisinfo.com	May 17 2024 00:13:33	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14771794	+ Email/Text: Atlanticus@ebn.phinsolutions.com	May 17 2024 00:11:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14787600	+ Email/Text: Bankruptcy@Freedommortgage.com	May 17 2024 00:12:00	Freedom Mortgage / Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9749
14773030	+ Email/Text: EBN@brockandscott.com	May 17 2024 00:11:00	Freedom Mortgage Corporation, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14771795	+ Email/Text: Bankruptcy@Freedommortgage.com	May 17 2024 00:12:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14773031	+ Email/Text: Bankruptcy@Freedommortgage.com	May 17 2024 00:12:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14785798	Email/Text: bankruptcy@greenskycredit.com	May 17 2024 00:12:00	Greensky, LLC, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479
14771796	+ Email/Text: GenesisFS@ebn.phinsolutions.com	May 17 2024 00:21:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14771797	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	May 17 2024 00:12:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
14789042	^ MEBN	May 17 2024 00:06:07	Hyundai Capital America DBA Kia Finance America, P.O. Box 20825, Fountain Valley, CA 92728-0825
14771798	Email/Text: sbse.cio.bnc.mail@irs.gov	May 17 2024 00:12:00	Internal Revenue Service, Centralized Insolvency

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14771782	Email/PDF: ais.chase.ebn@aisinfo.com	May 17 2024 00:23:52	Operation, PO Box 7346, Philadelphia, PA 19101-7346
14782685	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 17 2024 00:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14771799	+ Email/Text: EBNBKNOT@ford.com	May 17 2024 00:20:00	Kia Motors Finance, Attn: Bankruptcy, PO Box 20825, Fountain Valley, CA 92728-0825
14783480	Email/PDF: resurgentbknotifications@resurgent.com	May 17 2024 00:23:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14771800	Email/Text: camanagement@mtb.com	May 17 2024 00:12:00	M&T Credit Services, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
14771802	Email/Text: ml-ebn@missionlane.com	May 17 2024 00:11:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14771801	Email/PDF: MerrickBKNotifications@Resurgent.com	May 17 2024 00:13:37	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
14795885	Email/Text: nys.dtf.bncnotice@tax.ny.gov	May 17 2024 00:20:00	New York State Department of Taxation & Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
14771805	Email/PDF: cbp@omf.com	May 17 2024 01:40:02	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14771806	Email/Text: fesbank@attorneygeneral.gov	May 17 2024 00:12:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14771809	Email/Text: bkrgeneric@penfed.org	May 17 2024 00:11:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313-2032
14788473	Email/Text: Bankruptcy.Notices@pnc.com	May 17 2024 00:11:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14771777	Email/Text: Bankruptcy.Notices@pnc.com	May 17 2024 00:11:00	BBVA, Attn: Bankruptcy 5 South 20th st, Birmingham, AL 35233
14771810	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 17 2024 00:12:57	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
14771807	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2024 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14771808	^ MEBN	May 17 2024 00:06:13	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14804774	Email/Text: bnc-quantum@quantum3group.com	May 17 2024 00:12:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14771817	Email/Text: bankruptcy@sumbit.com	May 17 2024 00:11:00	Tab/sunbit, Attn: Bankruptcy 10880 Wilshire Blv Suit, Los Angeles, CA 90024
14771812	Email/Text: DeftBkr@santander.us	May 17 2024 00:12:00	Santander Bank, 75 State St, Boston, MA 02109-1827
14771813	Email/Text: nys.dtf.bncnotice@tax.ny.gov	May 17 2024 00:20:00	State of New York, Department of Taxation and Finance, Building 9, Albany, NY 12227-0001
14771815	Email/PDF: ais.sync.ebn@aisinfo.com	May 17 2024 00:24:28	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14771816	+ Email/Text: synovusbankruptcy@synovus.com	May 17 2024 00:20:00	Synovus Bank/GreenSky, Attn: Bankruptcy, PO Box 120, Columbus, GA 31902-0120
14774858	+ Email/Text: tdebn@credbankserv.com	May 17 2024 00:12:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

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14771818	^ MEBN	May 17 2024 00:06:12	Td Retail Card Services, MS BT, POB 9475, Minneapolis, MN 55440-9475
14771819	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 17 2024 00:12:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
14771821	^ MEBN	May 17 2024 00:05:53	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14781246	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14786979	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbefcf@brockandscott.com
BRAD KUBISIAK	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue bkubisiak@attorneygeneral.gov
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbefcf@brockandscott.com mario.hanyon@brockandscott.com
MICHAEL A. CIBIK	on behalf of Debtor Michael Taccetta help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Linda Marie Taccetta help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Michael Taccetta) Case No. 23-11009-pmm
)
)
Linda Marie Taccetta) Chapter: 13
)
Debtor(s).)

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: May 16, 2024

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court